

David B. Schumacher, WSBA #26388
Attorney at Law
3519 NE 15th Ave., #142
Portland, OR 97212
Telephone: (971) 302-6490
Facsimile: (971) 352-6912
Email: david.schulaw@gmail.com
Attorneys for Navient Solutions, LLC

Hon. Christopher M. Alston
Chapter 7

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WASHINGTON AT SEATTLE**

In re:

TARYN ALISA WALCOTT,

Debtor.

Bankr. Case No.: 22-11768-CMA

Chapter 7

TARYN ALISA WALCOTT,

Plaintiff,

Adv. Proc. No.: 23-01024-CMA

v.

NAVIENT SOLUTIONS,

Defendant.

**NAVIENT SOLUTIONS, LLC'S ANSWER
TO COMPLAINT TO DETERMINE
DISCHARGEABILITY OF CERTAIN
DEBT UNDER 11 U.S.C § 523(a)(8)**

Navient Solutions, LLC, on behalf of itself and named defendant "Navient Solutions"
(collectively, "NSL"), by and through its undersigned counsel, hereby provides its Answer to the
allegations of Plaintiff, Taryn Alisa Walcott ("Plaintiff")'s, Complaint to Determine
Dischargeability of Certain Debt under 11 U.S.C. § 523(a)(8) ("Complaint"), and states as
follows:

NAVIENT SOLUTIONS, LLC'S
ANSWER TO COMPLAINT - 1

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Portland, OR 97212
P (971) 302-6490 F (971) 352-6912

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I. PARTIES

1. It is specifically denied that Plaintiff's bankruptcy petition was filed on October 31, 2022.

2. Admitted.

II. JURISDICTION AND VENUE

3. – 6. Admitted.

III. FACTUAL BACKGROUND

7. It is denied that Plaintiff's Chapter 7 Bankruptcy was filed on October 31, 2022. It is admitted that she received her discharge on January 30, 2023.

8. – 9. It is admitted that NSL is the current holder of five (5) educational loans with a combined balance of \$53,787.01 as of the date this adversary proceeding was filed.

10. – 17. NSL is without information or knowledge sufficient to form a belief as to the truth of the averments contained within these paragraphs of Plaintiff's Complaint and, therefore, denies same.

**IV. CLAIM FOR RELIEF: THAT PLAINTIFF'S PRIVATE STUDENT LOANS BE
DISCHARGED UNDER SECTION 523(A)(8)**

18. No response.

19. – 24. These paragraphs of Plaintiff's Complaint contain conclusions of law, to which no answers are required, but in an abundance of caution, are denied. To the extent that

1 portions of these paragraphs of Plaintiff's Complaint are assertions of fact, such assertions are
2 denied. Further, NSL is without information or knowledge sufficient to form a belief as to the
3 truth of the averments contained within these paragraphs of Plaintiff's Complaint and, therefore,
4 denies same.

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7 **V. PRAYER FOR RELIEF**

8 A., D. These paragraphs of Plaintiff's Complaint are requests for relief, to which no
9 answers are required, but in an abundance of caution, are denied. Further, these paragraphs of
10 Plaintiff's Complaint contain conclusions of law, to which no answers are required, but in an
11 abundance of caution, are denied.

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13 WHEREFORE, Navient Solutions, LLC respectfully requests judgment in its favor and
14 against Plaintiff and such other relief as is just and equitable.

15 Respectfully submitted, this day 27th of April, 2023.

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18 By: /s/ David B. Schumacher
19 David B. Schumacher, WSBA #26388
20 3519 NE 15th Avenue, #142
21 Portland, OR 97212
22 Telephone: (971) 302-6490
23 Facsimile: (971) 352-6912
24 Email: david.schulaw@gmail.com
25 Attorneys for Navient Solutions, LLC
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CERTIFICATION

This is to certify that a true and accurate copy of the foregoing Navient Solutions, LLC's Answer to Complaint to Determine Dischargeability of Certain Debt under 11 U.S.C. § 523(a)(8) was served upon attorney for the Plaintiff, Latife H. Neu, **electronically** through the court's ECF System at latife@neulegal.com on this 27th day of April, 2023.

Dated: April 27, 2023

By: /s/ David B. Schumacher
David B. Schumacher, WSBA #26388
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Portland, OR 97212
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Facsimile: (971) 352-6912
Email: david.schulaw@gmail.com
Attorneys for Navient Solutions, LLC